

EXHIBIT “17”



Business Platinum Card

GIULIANI PARTNERSLLC

RYAN MEDRANO

Closing Date 02/20/24 Next Closing Date 03/22/24

Account Ending 6-33000

p. 1/8

Customer Care: 1-800-492-8468

TTY: Use Relay 711

Website: americanexpress.com

New Balance

Minimum Payment Due

Payment Due Date

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 03/16/24, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	22 years	

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

New York Residents: New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Please refer to the **IMPORTANT NOTICES** section on pages 7 - 8.

For information on your Pay Over Time feature and limit, see page 5

Continued on page 3

Membership Rewards® Points

Available and Pending as of 01/31/24

85,905

For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Pay In Full Portion

Previous Balance

Payments/Credits

New Charges

Fees

New Balance =

Pay Over Time Portion

Previous Balance

Payments/Credits

New Charges

Fees

Interest Charged

New Balance =

Minimum Due

Account Total

Previous Balance

Payments/Credits

New Charges

Fees

Interest Charged

New Balance

Minimum Payment Due

Pay Over Time Limit

Available Pay Over Time Lim

Days in Billing Period: 29

↓ Please fold on the perforation below, detach and return with your payment ↓



Payment Coupon

Do not staple or use paper clips



Pay by Computer

americanexpress.com/
business



Pay by Phone

1-800-472-9297

Account Ending 6-33000

Enter 15 digit account # on all payments.
Make check payable to American Express.

RYAN MEDRANO
GIULIANI PARTNERSLLC
1 IRVING PLACE
UPHC
NEW YORK NY 10003-9701

Payment Due Date
03/16/24

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

\$ _____
Amount Enclosed



0000349991036375780 000992969000078700 18 H

Defendant's anticipated exhibits 336

RYAN MEDRANO

Account Ending 6-33000

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Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the

conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more. To request a refund, contact us at the address or phone number as noted on page 3 for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Business Platinum Card

GIULIANI PARTNERSLLC

RYAN MEDRANO

Closing Date 02/20/24

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Account Ending 6-33000



Customer Care & Billing Inquiries

International Collect

Express Cash

Large Print & Braille Statements

1-800-492-8468

1-623-492-7719

1-800-CASH-NOW

1-800-492-8468



Website: americanexpress.com

Customer Care & Billing Inquiries

P.O. BOX 981535

EL PASO, TX

79998-1535

Payments

P.O. BOX 1270

NEWARK NJ 07101-

1270

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**

American Express® High Yield Savings Account

No monthly fees. No minimum opening deposit. 24/7 customer support. Help meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting americanexpress.com/save

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00		
Credits	\$0.00		
Total Payments and Credits	\$0.00		

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

Payments

02/16/24* ONLINE PAYMENT - THANK YOU

Credits

New Charges

Summary

	Pay In Full	
Total New Charges	\$0.00	

Detail

♦ - denotes Pay Over Time activity



RYAN MEDRANO

Card Ending 6-33000

Amount

RYAN MEDRANO

Account Ending 6-33000

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Detail Continued

◆ - denotes Pay Over Time activity

02/04/24	DELTA AIR LINES DELTA AIR LINES From: NEW YORK LA GUARDI To: PALM BEACH INTERNA NEW YORK LA GUARDI Ticket Number: 00622085267580 Passenger Name: RYAN/MARIA Document Type: PASSENGER TICKET	ATLANTA	\$1,416.20 ◆
02/04/24	DELTA AIR LINES DELTA AIR LINES From: NEW YORK LA GUARDI To: PALM BEACH INTERNA NEW YORK LA GUARDI Ticket Number: 00622087894735 Passenger Name: GOODMAN/THEODORE Document Type: PASSENGER TICKET	ATLANTA	\$338.20 ◆
02/04/24	DELTA AIR LINES DELTA AIR LINES From: NEW YORK LA GUARDI To: PALM BEACH INTERNA NEW YORK LA GUARDI Ticket Number: 00622085267591 Passenger Name: GIULIANI/RUDOLPH Document Type: PASSENGER TICKET	ATLANTA	\$1,416.20 ◆

Fees

	Amount
02/20/24 ANNUAL MEMBERSHIP FEE	\$695.00
Total Fees for this Period	\$695.00



Business Platinum Card
GIULIANI PARTNERSLLC
RYAN MEDRANO
Closing Date 02/20/24

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Account Ending 6-33000

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

About Trailing Interest
You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$695.00
Total Interest in 2024	\$140.14

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	23.49% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

Information on Pay Over Time

There is a no pre-set spending limit on your Card
No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.

Pay Over Time Limit
There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Available Pay Over Time Limit
Your Available Pay Over Time Limit is \$25,765.31 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON
The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

RYAN MEDRANO

Account Ending 6-33000

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GIULIANI PARTNERSLLC
RYAN MEDRANO

Closing Date 02/20/24

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Account Ending 6-33000**IMPORTANT NOTICES****EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Notice of Change to the Membership Rewards® Program**Effective June 12, 2024**

The 'Shop with Points at MembershipRewards.com' redemption option will no longer be available. All other Membership Rewards program redemption options are unaffected by this notice and will remain available to eligible Card Members unless otherwise noted, including 'Pay with Points at Checkout' with participating partners.

Updates to your Delta Sky Club benefit

We want to inform you of the following changes to the Delta Sky Club benefit available through the American Express Global Lounge Collection Program. Previously announced changes communicated earlier this year to take effect on February 1, 2025, have been updated further, as stated below:

Effective January 1, 2024: Eligible Business Platinum Card® Members traveling on a same-day Delta-operated flight with Basic Economy (E) fare tickets will not have access to the Delta Sky Club or to Grab and Go.

Effective February 1, 2025: Business Platinum Card Members and Additional Platinum Card Members on the Account will each receive **(10) ten Visits per year to Delta Sky Clubs**, and each Visit will **now be valid for 24-hours** starting upon the first Delta Sky Club entry or Grab and Go usage. Here are additional details:

- A "Visit" is an entry to one or more Delta Sky Clubs or usage of the Delta Sky Club Grab and Go feature, at one or more airports, for a period of up to 24-hours starting upon the first Delta Sky Club entry or Grab and Go usage, during an Eligible Platinum Card Member's travel on a same-day Delta-operated flight.
- Card Members can earn an unlimited number of Visits ("Unlimited Sky Club Access") after making \$75,000 in eligible purchases between January 1, 2024, and December 31, 2024, and each calendar year thereafter. This will unlock unlimited access for the calendar year in which it became effective, plus the following calendar year, and until January 31 of the next calendar year.
- Once all 10 Visits have been used, and before reaching Unlimited Delta Sky Club Access, Eligible Platinum Card Members will have access to the Delta Sky Club at a per-Visit rate of \$50 per person using the Card.
- Visits will be issued beginning on February 1, 2025, and will expire on January 31, 2026. Visits issued in subsequent years will expire on January 31 of each calendar year thereafter.
- Visits are non-transferable and may not be used for guest access.

Additional terms apply; see

global.americanexpress.com/card-benefits/detail/the-lounge-collection/business-platinum.

Corrected Car Rental Loss and Damage Insurance Phone Numbers

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.

GIULIANI PARTNERSLLC
RYAN MEDRANO

Closing Date 02/20/24

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Account Ending 6-33000

--- IMPORTANT NOTICES continued ---

Membership Rewards® Program Updates

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting americanexpress.com/mrupdates.



Business Platinum Card
GIULIANI PARTNERSLLC
RYAN MEDRANO
Closing Date 07/22/24

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Account Ending 6-33000



Customer Care & Billing Inquiries
International Collect
Express Cash
Large Print & Braille Statements

1-800-492-8468
1-623-492-7719
1-800-CASH-NOW
1-800-492-8468

Hearing Impaired
Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 1270
NEWARK NJ 07101-
1270

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00		
Credits	-\$248.08		
Total Payments and Credits	-\$248.08		

Detail

*Indicates posting date

♦ - Pay Over Time activity

Payments

06/29/24* ONLINE PAYMENT - THANK YOU

Amount

Credits

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges			

Detail

*Indicates posting date

♦ - Pay Over Time activity



RYAN MEDRANO
Card Ending 6-33000

Amount

RYAN MEDRANO

Account Ending 6-33000

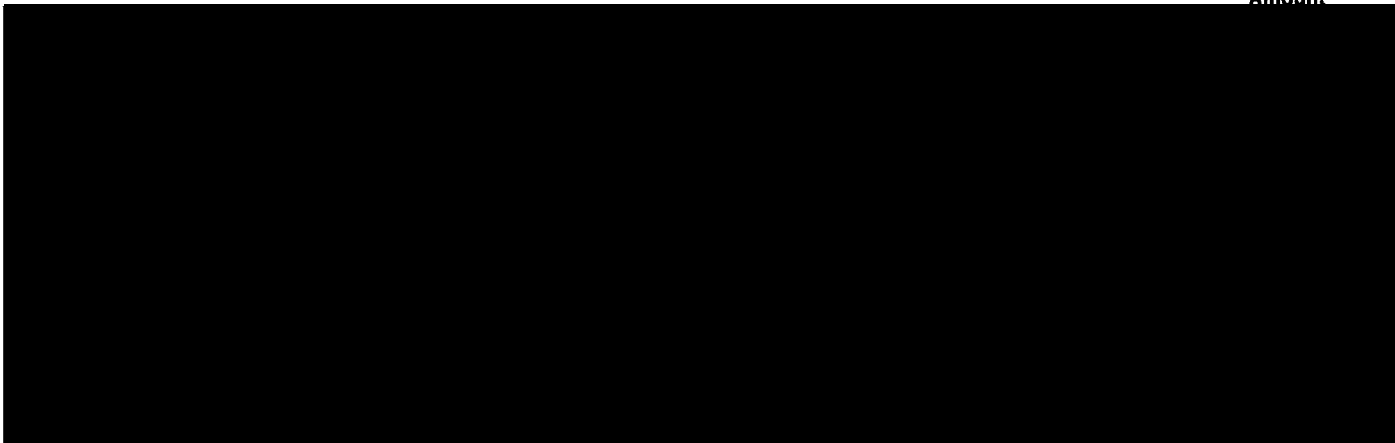
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Detail Continued

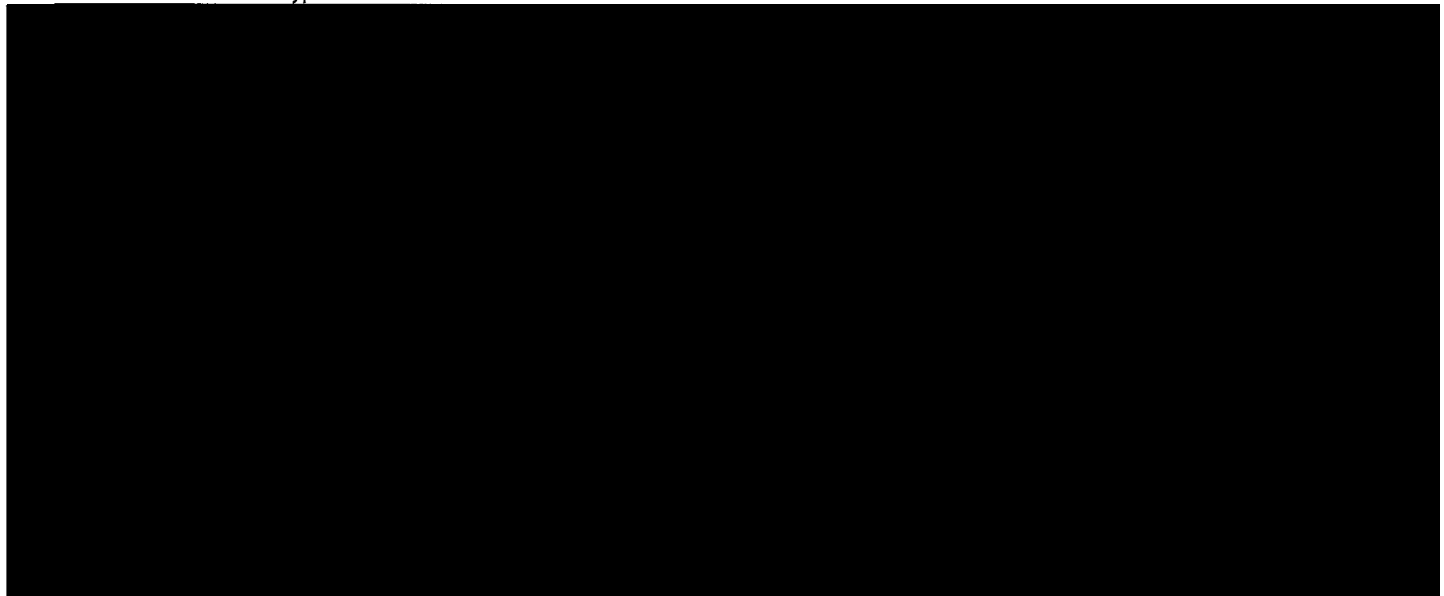
*Indicates posting date

◆ - Pay Over Time activity

Amount



06/28/24	DELTA AIR LINES DELTA AIR LINES From: BOSTON LOGAN INTER To: PALM BEACH INTERNA BOSTON LOGAN INTER Ticket Number: 00622462996746 Passenger Name: GIULIANI/RUDOLPH WILLIAM Document Type: PASSENGER TICKET	ATLANTA	\$915.96 ◆
06/28/24	DELTA AIR LINES DELTA AIR LINES From: BOSTON LOGAN INTER To: PALM BEACH INTERNA BOSTON LOGAN INTER Ticket Number: 00622460498881 Passenger Name: GOODMAN/THEODORE Document Type: PASSENGER TICKET	ATLANTA	\$515.95 ◆
06/28/24	DELTA AIR LINES DELTA AIR LINES From: BOSTON LOGAN INTER To: PALM BEACH INTERNA BOSTON LOGAN INTER Ticket Number: 00622462996735 Passenger Name: RYAN/MARIA Document Type: PASSENGER TICKET	ATLANTA	\$915.96 ◆





Business Platinum Card
GIULIANI PARTNERSLLC
RYAN MEDRANO
Closing Date 07/22/24

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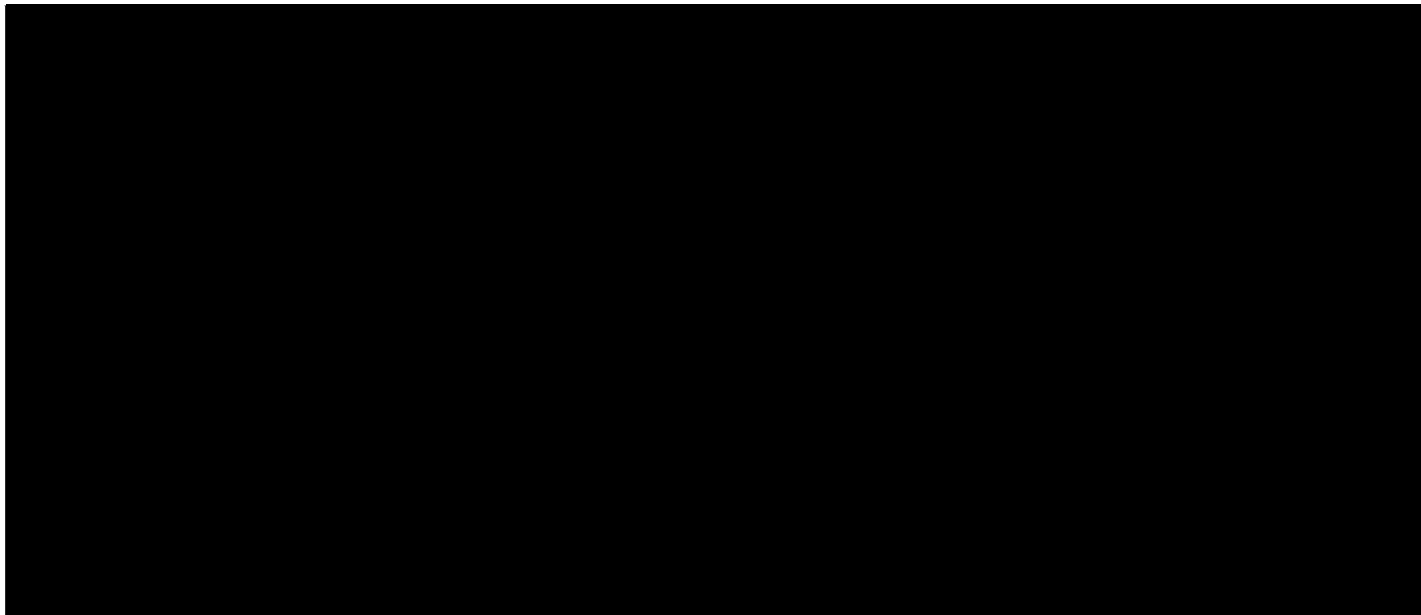
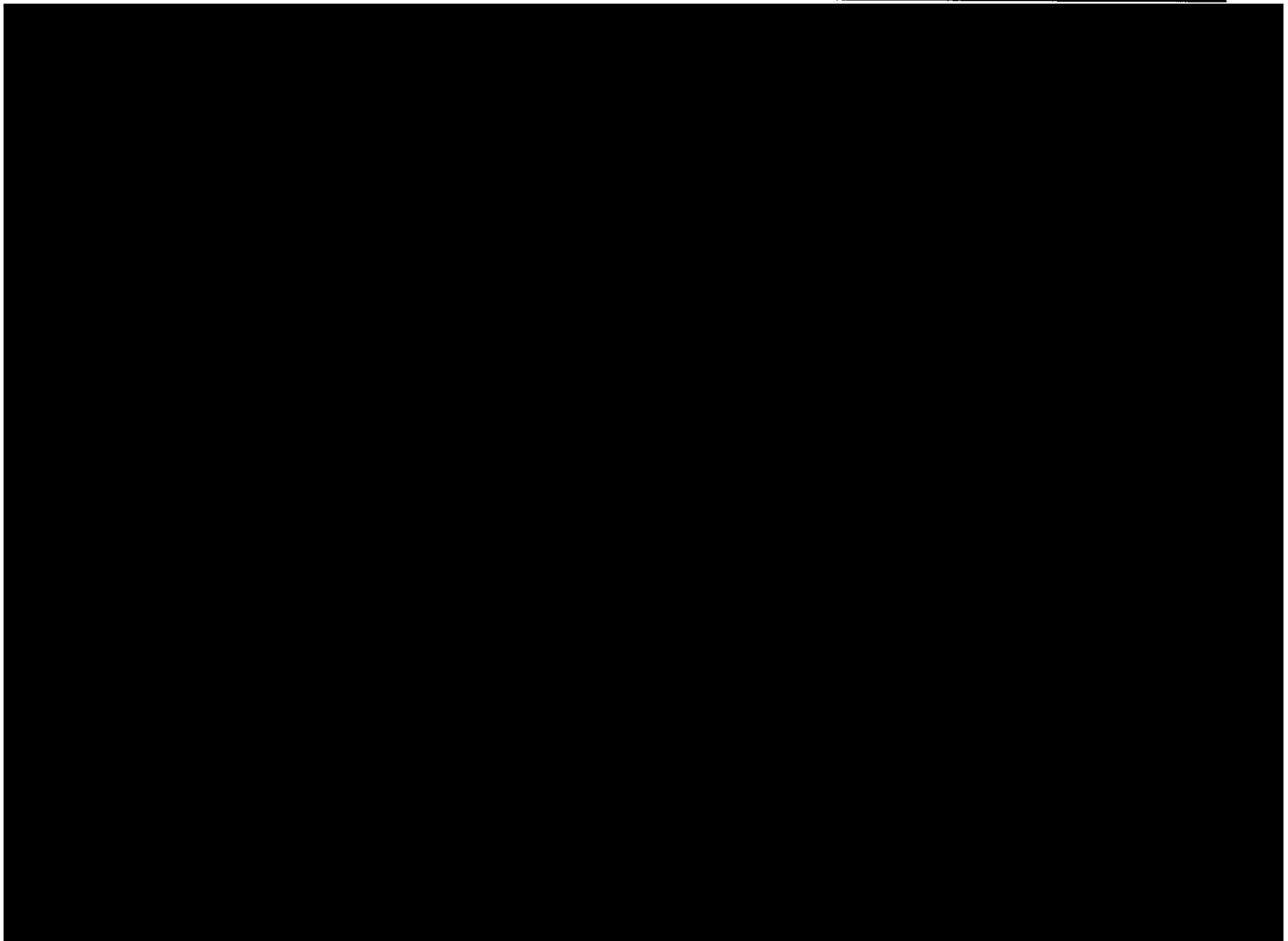
Account Ending 6-33000

Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

Amount



RYAN MEDRANO

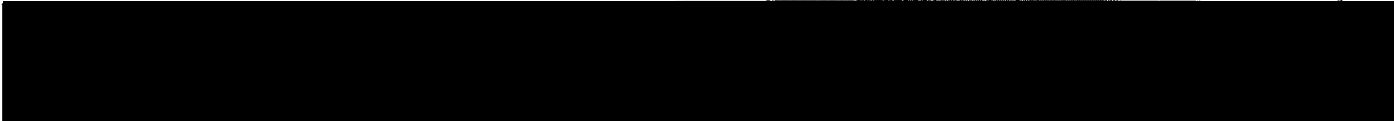
Account Ending 6-33000

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Detail Continued

*Indicates posting date

◆ - Pay Over Time activity



Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

About Trailing Interest
You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2024 Fees and Interest Totals Year-to-Date

Total Fees in 2024	
Total Interest in 2024	

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	23.49% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

Information on Pay Over Time

There is a no pre-set spending limit on your Card
No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.

Pay Over Time Limit
Your Pay Over Time Limit is \$35,000.00. Your Pay Over Time Limit is the maximum amount you can revolve at any given time. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full by the Payment Due Date any charge or portion of a charge that is not added to a Pay Over Time balance.

Available Pay Over Time Limit
Your Available Pay Over Time Limit is \$24,206.68 and is accurate as of your statement date. The Available Pay Over Time Limit is your Pay Over Time Limit minus your Pay Over Time balance. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.



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RYAN MEDRANO
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Account Ending 6-33000

Information on Pay Over Time continued

Pay Over Time Setting: ON

This setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges are automatically added to your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

RYAN MEDRANO

Account Ending 6-33000

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GIULIANI PARTNERSLLC
RYAN MEDRANO

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IMPORTANT NOTICES

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

Effective September 21, 2024, we are increasing the Annual Percentage Rate (*APR*) for new and existing Pay Over Time balances.

Please be assured that your new APR is no higher than the Pay Over Time rate that you would receive if you applied for the same or similar card product today. We are making this change based on your FICO® score.

Important Change to Your Account Terms

The following is a summary of the changes that are being made to your account terms. For more information, please refer to the Detail of Changes to Your Cardmember Agreement that can be found on the following page.

We are increasing the Annual Percentage Rate (*APR*) for your new and existing Pay Over Time balances as follows:

Revised Terms, as of September 21, 2024	
Annual Percentage Rate (APR) for Pay Over Time Feature	26.49% (Prime Rate + 17.99%) This APR will vary with the market based on the Prime Rate.

Variable APRs will not exceed 29.99%

ID 13491

The APRs and Daily Periodic Rates (*DPRs*) are based on a Prime Rate and accurate as of the date of this communication. See *Determining the Prime Rate* in Part 2 of your Cardmember Agreement for more details on how we determine the Prime Rate. If the Prime Rate changes after the date of this communication, the APRs and DPRs will change accordingly.

See the following page(s) for the Detail of Changes to Your Agreement

CMLENGDPRUS0015

Important Notices continued on next page.

GIULIANI PARTNERSLLC
RYAN MEDRANO

Closing Date 07/22/24

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Account Ending 6-33000

IMPORTANT NOTICES continued

Detail of Changes to Your Cardmember Agreement

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Annual Percentage Rate for Pay Over Time Feature

Effective September 21, 2024, we are amending the *Rates and Fees* Table on page 1 of Part 1 of your Agreement as follows:

The Annual Percentage Rate (*APR*) for the Pay Over Time Feature is deleted and replaced with 26.49%. This APR will vary with the market based on the Prime Rate.

In addition, on **September 21, 2024**, we are replacing the Margin, APR and Daily Periodic Rate (*DPR*) for Pay Over Time balances in the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement with the following:

Calculating APRs and DPRs	Rate Description	Prime + Margin	APR	DPR
	Annual Percentage Rate	Prime + 17.99%	26.49%	0.0726%

As described above, we are increasing your APR for the Pay Over Time feature on this account and we want to explain why.

Reason(s) for Our Decision

- Your APR for the Pay Over Time feature is lower than the APR on the same or similar Card products currently offered by American Express for Card Members with similar FICO scores.
- Your FICO Credit Score as provided by Experian.

Information About Your FICO® Score

We obtained your FICO score from Experian and used it in making our decision. Your FICO score is a number that reflects the information in your credit report. Your FICO score can change depending on how the information in your credit report changes. On June 25, 2024, your FICO score was 778. The FICO score ranges from 300 to 850. The following are the key factors that contributed to your FICO score:

- Lack of recent installment loan information
- Ratio of balance to limit on bank revolving or other revolving accts too high
- Too few accounts currently paid as agreed
- Amount owed on revolving accounts is too high
-

If you have any questions about your FICO score, please contact the credit agency listed on the following page.

FICO is a registered trademark of Fair Isaac Corporation in the United States and in other countries.

Important Notices continued on next page.

GIULIANI PARTNERSLLC
RYAN MEDRANO

Closing Date 07/22/24

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Account Ending 6-33000**IMPORTANT NOTICES continued****Information About Your Consumer Rights****Your Right to Get Your Credit Report**

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency identified below. Please know that the consumer reporting agency played no part in our decision and cannot supply you with the specific reasons for our decision. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. It can be obtained by contacting them directly. You also have a right to a free copy of your report from the consumer reporting agency if you request it within 60 days after you receive this notice. If you find that any information contained in the consumer report you receive is inaccurate or incomplete, you have the right to dispute the matter directly with the reporting agency.

Experian
701 Experian Parkway
PO Box 2002
Allen, TX 75013
8883973742
<http://www.experian.com/help/>

The creditor for this account is American Express National Bank.

Notice to U.S. Residents.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning American Express National Bank is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552 (the "Bureau"). The federal agencies that administer compliance with this law concerning American Express Travel Related Services Company, Inc. are the Bureau (address above) and the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580.

If you have any questions about this notice, please call us at the number on the back of your Card or write to us at American Express, P.O. Box 981535, El Paso, TX 79998-1535.

Important Notices continued on next page.

GIULIANI PARTNERSLLC
RYAN MEDRANO

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IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Updates to Wireless Reward Category

Effective June 21, 2024, Google Fi is not an eligible U.S. Wireless telephone service provider and purchases of Google Fi will not be eligible for additional rewards or statement credits under the wireless reward category.

Update to your Membership Rewards® 1.5X Points Bonus

Effective September 5, 2024, purchases eligible for multiple additional point bonuses will only receive the highest eligible additional point bonus. For example, the 1.5X bonus on eligible purchases of \$5,000 or more for Business Platinum Card Members may not be combined with the 5X bonus on flights and prepaid hotels booked at amextravel.com or 2X on other eligible purchases with amextravel.com. For instance, if you make a single eligible purchase of \$10,000 on a scheduled flight made online at amextravel.com, you will get a total of 50,000 points, or 5X points per dollar.

Corrected Car Rental Loss and Damage Insurance Phone Numbers

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.

Membership Rewards® Program Updates

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting americanexpress.com/mrupdates.

End of Important Notices.